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GROUP 3600

Amendments to the Specification

BSN 9/18/07

Please replace the paragraph beginning on page 9, line 21, with the following amended paragraph:

Figure 8 is a flowchart showing the steps of a method according to an embodiment of the present invention performed on a point of sale terminal as shown in ~~figure 8~~ Figure 7.

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Please replace the paragraph beginning on page 13, line 12, with the following amended paragraph:

The modem control function is responsible for formatting data for transmission, removing formatting from received data, and operating the modem. The card reading function receives data from the magnetic strip reader and extracts the card details from this data. The operator interface receives data from the keypads, responds to the data and outputs messages to the display unit when required. The authorisation function is responsible for generating and sending an authorisation request to the authorisation host and for processing an authorisation or rejection code received from the host. The bank reference table is a table that stores the leading digits of individual issuers of credit/debit cards in the world and identifies an associated currency code for each issuer. The currency rate management is responsible for determining an appropriate exchange rate for a transaction and for maintaining a table of exchange rates. The terminal configuration function is used to enable a terminal to be configured for individual merchants, locations different merchants, etc. by permitting modification of a number of